

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

In re:

NICOLE MARCELLUS

Debtor(s)

Case No. 14-51084-MAR

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Krispen S. Carroll, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/08/2014.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,865.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (9/1/2009)**

**Receipts:**

Total paid by or on behalf of the debtor	\$500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:****\$500.00****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$147.37
Court Costs	\$0.00
Trustee Expenses & Compensation	\$12.63
Other	\$100.00

**TOTAL EXPENSES OF ADMINISTRATION:****\$260.00**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAP ONE	Unsecured	282.00	NA	NA	0.00	0.00
CBNA	Unsecured	662.00	NA	NA	0.00	0.00
CF MEDICAL	Unsecured	NA	40.39	40.39	0.00	0.00
CHUCK SAADS ON 3 GO AUTO SALES	Unsecured	995.00	NA	NA	0.00	0.00
CLINTON TWP WATER DEPT	Secured	300.00	NA	NA	0.00	0.00
CONSUMERS ENERGY COMPANY	Unsecured	580.00	596.27	596.27	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	NA	273.87	273.87	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	NA	7,921.16	7,921.16	0.00	0.00
DISCOVER	Unsecured	13,299.19	NA	NA	0.00	0.00
DTE ENERGY	Unsecured	NA	278.71	278.71	0.00	0.00
EXTRA CREDIT UNION	Secured	10,437.00	10,513.08	10,513.08	240.00	0.00
EXTRA CREDIT UNION	Unsecured	5,037.00	5,291.46	5,291.46	0.00	0.00
GECRB FINANCING	Unsecured	646.00	NA	NA	0.00	0.00
GEICO	Unsecured	297.00	NA	NA	0.00	0.00
LTD FINANCIAL SERVICES	Unsecured	1,522.10	NA	NA	0.00	0.00
MICHIGAN MUTUAL INC	Secured	7,571.18	8,586.45	8,586.45	0.00	0.00
MICHIGAN MUTUAL INC	Secured	NA	0.00	0.00	0.00	0.00
MICHIGAN MUTUAL INC	Secured	NA	300.00	300.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	188.22	188.22	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	370.00	715.19	715.19	0.00	0.00
PALISADES ACQUISITION XVI LLC	Unsecured	1,839.23	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	554.00	529.27	529.27	0.00	0.00
RAYS CHECK CASHING	Unsecured	2,000.00	NA	NA	0.00	0.00
RESURGENT CAPITAL	Unsecured	NA	607.08	607.08	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,586.45	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,434.24	\$240.00	\$0.00
All Other Secured	\$300.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,320.69</b>	<b>\$240.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,520.46</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$260.00</u>	
Disbursements to Creditors	<u>\$240.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/30/2015

By: /s/ Krispen S. Carroll

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.